



State of Nevada – Department Of Personnel

CLASS SPECIFICATION

<u>TITLE</u>	<u>GRADE</u>	<u>EEO-4</u>	<u>CODE</u>
RISK MANAGER	41	A	7.708

Under general administrative direction of the Director of Administration, develop and administer the risk management program for the State providing loss analysis, risk identification and evaluation, and coordination of all facets of risk reduction, prevention and financing to minimize the State's overall exposure to loss; manage programs in areas of insurance including workers' compensation, property, fleet, fidelity and commercial liability; direct and control the activities of the Risk Management Division including the development and preparation of policy, procedures and standards; establish and monitor division goals, objectives and performance indicators.

Provide administrative direction and supervise subordinate staff; delegate responsibility to appropriate levels; develop and communicate work performance standards consistent with principles of effective management; evaluate the performance of subordinate supervisors, professional and support staff; counsel and discipline staff as appropriate; initiate hiring and termination actions as required; provide for appropriate training opportunities based on organizational requirements and budget constraints.

Determine the nature and extent of requirements for insurance on State assets by analyzing exposure to risk; evaluate the performance of outside or independent contractors and vendors.

Negotiate for, procure and purchase insurance coverages and administrative services; secure the necessary broker and consultant services; determine the need for outside services or experts for specialized or unique exposures; provide insurers with information necessary to obtain insurance at the best price; select deductibles economically advantageous to the State and sufficient to promote loss prevention; select comprehensive and blanket coverages insuring the property of State agencies; assist agencies with the adjustment of commercially insured claims; coordinate with brokers, insurers' agency personnel and others to maximize recoveries to the State from first-party insurers and/or others who may be liable for losses.

Manage the State's self-funded insurance programs such as automobile physical damage and property and contents; provide coverage if the potential for loss is insignificant or highly predictable; adjust claims; collect deductibles; subrogate and collect payments; pay vendors and reimburse agencies; develop and implement a cost allocation system that equitably charges agencies for their exposures in this program; maintain database to track exposure, loss and allocation programs.

Assess budgetary needs and monitor division budgets; research and compile information regarding proposed purchases, expenditures and contracts; prepare and present oral and written justifications for budget proposals; compare expenditures against spending authority; approve transactions; develop revenue and expenditure forecasts by analyzing historical fiscal data and trends and assessing program needs.

Develop proposals and revision of statutes and administrative guidelines related to risk management and loss prevention and control; prepare and provide testimony before the Director of Administration, governor, legislature and others.

Conduct periodic inspections of premises, property and risks to determine insurability, risk and premium rate; collect underwriting information and provide loss prevention reports and other information to agency administrators; request and coordinate inspection, certification and loss prevention services available from insurers, contractors and vendors.

Perform risk management functions for political subdivisions of the State upon request; provide assistance and training to State agency personnel on effective request for proposal (RFP) and contract writing and administration; review RFP's and contracts, develop appropriate hold harmless, indemnification and insurance

specification language for contracts; agreements and waivers; work with the Attorney General's office to develop language for standard State contracts.

Perform due diligence on insurers; investigate and evaluate the reliability and financial condition of insurers and the services provided, research various rating manual publications or analyze and evaluate self-funded program financial statements.

Coordinate with State agency directors to identify potential exposure and provide expertise in developing and implementing policies, procedures and programs to effectively protect the State's resources.

Perform other risk management functions as directed by the Director of Administration.

Perform related duties as assigned.

MINIMUM QUALIFICATIONS

EDUCATION AND EXPERIENCE: Bachelor's degree in business administration or public administration, finance or related field, or professional designation as Chartered Property Casualty Underwriter (CPCU) or Associate in Risk Management (ARM). In addition, three years of increasingly responsible professional, and supervisory experience in the risk management, loss control and safety programs of a large, geographically dispersed organization.

ENTRY KNOWLEDGE, SKILLS AND ABILITIES (required at time of application):

Working knowledge of: principles and practices of management and supervision; principles and practices of risk management, safety and loss control. **General knowledge of:** insurance principles, practices and procedures; insurance rate setting practices and trends; legal principles related to insurance; financial, technical and legal requirements for developing, implementing and administering self-insurance programs. **Ability to:** establish and maintain effective working relationships; determine work priorities, assign work, and ensure proper completion of work assignments; communicate effectively, both orally and in writing including the ability to prepare detailed technical reports; interpret and apply applicable rules, regulations, policies and procedures relating to a workers' compensation, property or casualty insurance program; formulate policies and procedures; assess budgetary needs and defend budgets; plan, organize and direct risk management program activities; determine acceptable exposure to risk; read, write, evaluate and negotiate contracts; examine and evaluate data relating to a workers' compensation, property or casualty insurance program; conduct fact-finding investigations to determine current or emerging exposures to loss or causes of loss; protect the State against fraudulent claims for benefits or recovery from loss; identify opportunities to reduce risk and proactively develop safety training and loss control programs.

FULL PERFORMANCE KNOWLEDGE, SKILLS AND ABILITIES (typically acquired on the job):

Working knowledge of: risk management principles and practices related to governmental jurisdictions; State and federal laws, regulations and requirements regarding insurance, self-insurance and safety and loss control; State workers' compensation statutes and Occupational Safety and Health Association laws, rules and regulations; State purchasing policies, procedures, rules and regulations related to insurance; contract administration and related cost allocation. **Ability to:** identify both specific and general problem areas regarding insurance and recommend appropriate solutions; ability to accurately assess the performance of insurers relative to the needs of the State.

This class specification is used for classification, recruitment and examination purposes. It is not to be considered a substitute for work performance standards for positions assigned to this class.

ESTABLISHED: 7.708
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12/10/99UC